

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Leon Cleveland
DebtorCase No. 13-12443-jkf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 16

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +Leon Cleveland, 801 Franklin Street, Coatesville, PA 19320-5814
 131000778 #+Gelt Financial Corporation, 2755 Philmont Avenue, Suite 130,
 Huntingdon Valley, PA 19006-5321
 13147957 JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus OH 43219-6009
 13120949 +Law Office of Stephen Ross, P.C., 152 E. High Street, Suite 100, Pottstown, PA 19464-5480
 13041238 +Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
 13783008 U.S. Bank, N.A., successor trustee to LaSalle Bank, Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:26 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13064046 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 29 2018 03:06:09
 Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Boulevard,, 5th Floor,
 Coral Gables, FL 33146-1837
 13071668 +E-mail/Text: bncmail@w-legal.com Sep 29 2018 03:06:00 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13100883 +E-mail/Text: megan.harper@phila.gov Sep 29 2018 03:06:26
 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
 13429839 EDI: ECMC.COM Sep 29 2018 06:53:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 13030101 EDI: FORD.COM Sep 29 2018 06:53:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953
 13903524 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:35
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13081798 EDI: NEXTEL.COM Sep 29 2018 06:53:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13169889 EDI: NAVIENTFKASMDOE.COM Sep 29 2018 06:53:00 Sallie Mae Inc. on behalf of,
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13172586 Seterus, Inc.
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13225195 ##Select Portfolio Servicing, Inc., 3815 South West Temple Street, Salt Lake City, UT,
 84115-4412

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

DANIELLE BOYLE-EBERSON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, et al
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DANIELLE BOYLE-EBERSON on behalf of Creditor US Bank, NA., successor trustee to LaSalle
Bank National Association on behalf of the holders of Bear Stearns Asset Backed Securities I
Trust 2005-FR1, Asset-Backed Certificates Series 2005-FR1 debersole@hoflawgroup.com,
bbleming@hoflawgroup.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
GREGORY JAVARDIAN on behalf of Creditor Bank of America, N.A. greg@javidianlaw.com,
mary@javidianlaw.com;tami@javidianlaw.com
JASON BRETT SCHWARTZ on behalf of Creditor PHILADELPHIA FEDERAL CREDIT UNION
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JEFFREY T GROSSMAN on behalf of Creditor PHILADELPHIA FEDERAL CREDIT UNION
jgrossman@grossmanfirm.com, jottinger@grossmanfirm.com;jschwartz@grossmanfirm.com
JILL MANUEL-COUGHLIN on behalf of Creditor Bayview Loan Servicing, LLC jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
JOSEPH L QUINN on behalf of Debtor Leon Cleveland CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, et al
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
PAMELA ELCHECH THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
karena.blaylock@phila.gov
PETER J. ASHCROFT on behalf of Creditor Consumer Portfolio Services, Inc.
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
STEPHEN J ROSS on behalf of Debtor Leon Cleveland CourtNotices@SJR-Law.com
STEPHEN M HLADIK on behalf of Creditor SELECT PORTFOLIO SERVICING, INC.
shladik@hoflawgroup.com, debersole@hoflawgroup.com
THOMAS DANIEL BIELLI on behalf of Creditor Gelt Financial Corporation tbielli@bk-legal.com,
cstephenson@bk-legal.com;acarrillo@bk-legal.com
THOMAS I. PULEO on behalf of Creditor US Bank, NA., successor trustee to LaSalle Bank
National Association on behalf of the holders of Bear Stearns Asset Backed Securities I Trust
2005-FR1, Asset-Backed Certificates Series 2005-FR1 tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, et al
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleChl3.com, ECF_FRPA@Trusteel3.com

TOTAL: 19

Information to identify the case:

Debtor 1	<u>Leon Cleveland</u>	Social Security number or ITIN	xxx-xx-2561
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-12443-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leon Cleveland

9/27/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.